

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Taye Coles**  
Debtor(s)

Bankruptcy Case No.: 11-26803-CMB  
Related to Doc. No. 171  
Chapter: 13  
Docket No.: 172 - 171  
Concil. Conf.: October 6, 2016 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **September 2, 2016**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **September 19, 2016**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **October 6, 2016 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: July 19, 2016

cm: All Creditors and Parties In Interest

Carlota M. Bohm  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Taye Coles  
DebtorCase No. 11-26803-CMB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
Form ID: 410Page 1 of 3  
Total Noticed: 51

Date Rcvd: Jul 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2016.

db +Taye Coles, 569 Lobinger Avenue, Braddock, PA 15104-2262  
 cr ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr JPMORGAN CHASE BANK, NA, Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203  
 13223086 AMERICAN EXPRESS CO, C/O UNITED RECOVERY SYSTEMS, LP, P O BOX 722929,  
 Houston, TX 77272-2929  
 13233610 +AMEX, PO BOX 722929, Houston, TX 77272-2929  
 13223087 ASPIRE VISA, P O BOX 105555, Atlanta, GA 30348-5555  
 13275323 American Express Travel Related Services, Co, Inc, c o Becket and Lee LLP, POB 3001,  
 Malvern, PA 19355-0701  
 14068004 +Borough of North Braddock, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020  
 13223089 CBCS FOR CALVERY-KEY BANK, P O BOX 69, Columbus, OH 43216  
 13233613 CBCS/CALVERY BANK, PO BOX 69, Columbus, OH 43216  
 13550538 +Capital One Bank (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907  
 13264472 Capital One Bank (USA), N.A. by American InfoSource, PO Box 71083, Charlotte, NC 28272-1083  
 13280906 Educational Credit Management Corporation, P. O. Box 16408, St. Paul, MN 55116-0408  
 13322713 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
 Norfolk VA 23541-0907  
 13223090 +JOYCE K COLES, 569 LOBINGER AVE, Braddock, PA 15104-2262  
 13223091 +JP MORGAN CHASE, C/O JOSEPH GOLBECK, ESQ, STE 5000, MELLON INDEPENDENCE CTR,  
 701 MARKET ST, Philadelphia, PA 19106-1538  
 13233614 +JP MORGAN CHASE BANK, C/O MICHAEL MCKEEVER, ESQ, STE 5000 MELLON INDEPENDENCE CTR,  
 701MARKET ST, Philadelphia, PA 19106-1538  
 13233615 JP MORGAN/CHASE, PO BOX 100564, Florence, SC 29502-0564  
 13474061 +JP Morgan Chase Bank, N.A., MAIL CODE: OH4- 7133, 3415 Vision Drive,  
 Columbus, OH 43219-6009  
 13223092 +RJM ACQUISITIONS LLC, P O BOX 18006, Hauppauge, NY 11788  
 13233616 RJM ACQUISITIONS, PO BOX 18006, Hauppauge, NY 11788  
 13233617 +SCS FOR HOUSEHOLD RETAIL, PO BOX 9100, Farmingdale, NY 11735-9100  
 13223093 SUNRISE CREDIT SERVICES FOR, FOR HOUSEHOLD RETAIL, P O BOX 9100,  
 Farmingdale, NY 11735-9100  
 13223094 VERIZON WIRELESS, P O BOX 25505, Lehigh Valley, PA 18002-5505  
 13310228 Verizon, PO BOX 3037, Bloomington, IL 61702-3037  
 13223095 +WASHINGTON MUTUAL, P O BOX 100564, Florence, SC 29502-0564  
 13233619 WOODLAND HILLS SD, C/O MICHAEL MCCABE, ESQ, FRICK BLDG, 14TH FLOOR, 437 GRANT STREET,  
 Pittsburgh, PA 15219-6107  
 13276712 +Woodland Hills School District, % Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6107  
 13231416 eCAST Settlement Corporation, assignee, of HSBC Bank Nevada and its Assigns, POB 35480,  
 Newark, NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 20 2016 01:45:21  
 Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
 Houston, TX 77210-4457  
 cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 20 2016 01:45:23  
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 20 2016 01:34:44  
 PRA Receivables Management, LLC, PO Box 12907, Norfolk, VA 23541-0907  
 cr E-mail/PDF: rmscedi@recoverycorp.com Jul 20 2016 01:45:33  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 cr +E-mail/Text: giglmi@whsd.net Jul 20 2016 01:44:47 Woodland Hills School District,  
 Administrative Office, 2430 Greensburg Pike, Pittsburgh, PA 15221-3611  
 13303610 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jul 20 2016 01:44:02 ASSET ACCEPTANCE LLC,  
 PO BOX 2036, WARREN MI 48090-2036  
 13227610 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 20 2016 01:45:37  
 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,  
 Oklahoma City, OK 73124-8848  
 13225205 E-mail/PDF: resurgentbknofications@resurgent.com Jul 20 2016 01:45:47 B-Real, LLC,  
 MS 550, PO Box 91121, Seattle, WA 98111-9221  
 13223088 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jul 20 2016 01:44:02 BANK FIRST,  
 C/O ASSET ACCEPTANCE, P O BOX 2036, WARREN, MI 48090-2036  
 13233612 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jul 20 2016 01:44:02 BANKFIRST,  
 C/O ASSET ACCEPTANCE, PO BOX 2036, Warren, MI 48090-2036  
 13270326 +E-mail/Text: bncmail@w-legal.com Jul 20 2016 01:44:17 CANDICA, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13233608 +E-mail/Text: bankruptcy@cavps.com Jul 20 2016 01:44:30 Cavalry Portfolio Services, LLC,  
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322  
 13278039 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jul 20 2016 01:44:53 Duquesne Light Company,  
 c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908

District/off: 0315-2

User: dric  
Form ID: 410

Page 2 of 3  
Total Noticed: 51

Date Rcvd: Jul 19, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13275692 E-mail/PDF: rmscedi@recoverycorp.com Jul 20 2016 01:45:17 Equable Ascent Financial, LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
13263060 E-mail/PDF: rmscedi@recoverycorp.com Jul 20 2016 01:45:45 Granite Recovery LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
13619937 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 20 2016 01:45:21 Midland Funding LLC,  
by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
13537062 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 20 2016 01:45:37 Midland Funding LLC,  
by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
13619448 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 20 2016 01:34:45  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
13301831 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 20 2016 01:45:47 PYOD LLC,  
c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
13261315 E-mail/PDF: rmscedi@recoverycorp.com Jul 20 2016 01:45:45  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13223096 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jul 20 2016 01:44:07  
WESTLAKE FINANCIAL SERVICES, 4751 WILSHIRE BLVD STE 100, Los Angeles, CA 90010-3847  
TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr J.P. Morgan Chase Bank, N.A.  
cr\* +Borough of North Braddock, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
Norristown, PA 19404-3020  
cr\* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
cr\* +PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, GREENVILLE, SC 29602-9008  
13233611\* ASPIRE VISA, PO BOX 105555, Atlanta, GA 30348-5555  
13620391\* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
13537777\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
13538100\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
13559214\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
13233618\* +VERIZON WIRELESS, PO BOX 25505, Lehigh Valley, PA 18002-5505  
13310229 ##+Verizon Wireless, PO BOX 3397, Bloomington, IL 61702-3397

TOTALS: 2, \* 9, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 21, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor J.P. Morgan Chase Bank, N.A. agornall@goldbecklaw.com,  
bkggroup@goldbecklaw.com/bkggroup@kmlawgroup.com  
James R. Wood on behalf of Creditor Borough of North Braddock jwood@portnoffonline.com,  
jwood@ecf.inforuptcy.com  
Jeffrey R. Hunt on behalf of Creditor Woodland Hills School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: dric  
Form ID: 410

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court  
rive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Russell A. Burdelski on behalf of Debtor Taye Coles atyrusb@choiceonemail.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 8